

EXHIBIT 9-2

E-SIGN DISCLOSURE

Your electronic signature signifies your agreement to transact business electronically, which includes receiving all documents in HTML or PDF format and communicating over the Internet.

You also certify that you are at least 18 years of age and have access to the Internet to receive Creditrepair.com's services and to view, print and retain all documentation. You may receive paper copies by calling Creditrepair.com at 800-232-6499 at no charge.

Though you may withdraw your consent to electronically transact business by calling Creditrepair.com, by doing so Creditrepair.com will no longer be able to provide you services.

I acknowledge that I have received and agree to these terms.

Name

Date

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580

I acknowledge that I have received and have had an opportunity to review a copy of the above written statement.

Name

Date

INFORMATION STATEMENT REQUIRED BY STATE LAW

Right to Review File: You have the right to review any file on you maintained by any consumer reporting agency, as provided under the federal Fair Credit Reporting Act, 15 U.S.C. §§ 1681-1681t.

Right to Obtain a Copy of Your File: You may review your consumer reporting agency file at no charge if a request is made to the consumer reporting agency within thirty (30) days after receiving notice that credit has been denied.

Approximate Price of Your File: If you are not otherwise entitled to a free credit report, the three credit bureaus, Transunion, Experian, and Equifax offer varying prices for your consumer report. They can range from \$9.95 to \$21.95. Sometimes other agencies will also offer free credit reports in addition to the one free credit report available at www.annualcreditreport.com.

Right to Dispute Inaccurate or Incomplete Information: You have the right to dispute the completeness or accuracy of any item contained in any file on you maintained by any

consumer reporting agency.

Description of Services:

I. Definitions

A. Bureaus. The term “Bureaus” shall mean, collectively or individually, the major credit bureaus (TransUnion, Equifax, and Experian).

B. Credit Repair Communications. The term “Credit Repair Communications” shall mean written or electronic communications to Bureaus and/or Furnishers. Credit Repair Communications will be sent in accordance with your instructions and information as well as with Creditrepair.com’s analysis of your credit reports.

C. Furnishers. The term “Furnishers” shall mean one or more credit report information furnishers (for example, creditors, debt collectors, and banks).

D. Service Interval. The term “Service Interval” shall mean 5-15 days (for service levels other than ThinkCredit before January 17th, 2018 and FitCredit) or 30 days (for the ThinkCredit service level before January 17th, 2018 and the FitCredit service level) after the date of this Contract, and monthly thereafter or the date services end, if earlier.

E. Service Interval Trimester. The term “Service Interval Trimester” shall mean four consecutive Service Intervals.

II. Services

Creditrepair.com performs one or more of the following services before you pay: enters your personal data and one or more credit reports into its secure database; provides you with a login to access your status online and to access certain informative content Creditrepair.com offers its customers; collects information and instructions from you regarding your particular circumstances and how you wish to proceed; analyzes your situation; and prepares and sends one or more Credit Repair Communications on your behalf.

Subsequently, Creditrepair.com typically performs one or more of the following ongoing and periodic services as appropriate in its judgment and discretion: receives and reviews Bureau and Furnisher correspondence sent to us directly or by you; collects and reviews updated information and instructions from you regarding your circumstances and goals; monitors and analyzes your status; provides you with updates regarding your status; and prepares and sends one or more additional Credit Repair Communications on your behalf.

Creditrepair.com cannot guarantee and you are not paying for a particular credit report outcome or result; you are paying only for Creditrepair.com’s efforts on your behalf. The Bureaus or Furnishers may not respond to initial or subsequent Credit Repair Communications and ultimately may decide not to remove items from your consumer

credit files despite Creditrepair.com's efforts.

Creditrepair.com's services are designed to assist you in your efforts to ensure that your credit reports fairly and accurately reflect your credit history, and to provide you with valuable guidance as you continue to manage your credit. In order to meet your precise needs, Creditrepair.com offers the following credit repair service levels that may assist you in your efforts to stay on track. Regardless of the service level, Creditrepair.com uses its judgment and discretion to determine the content, number and frequency of the Credit Repair Communications. Credit Repair Communications may be sent to Bureaus and/or Furnishers up to two (2) weeks after you choose to end services (due to variations in transit time and the period required to process a request to cancel services). Your contract with Creditrepair.com is only for the services listed below related to your chosen service level.

A. Credit Repair Service Level

Credit Repair Direct.

- The Credit Repair Direct service level will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting.
- Based upon its analysis of your credit reports and the information and instructions you provide, Creditrepair.com will prepare and send Credit Repair Communications to Bureaus and up to three Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.

Credit Repair.

- The Credit Repair service level will, in addition to all services provided under the Credit Repair Direct service level, provide personalized analyses of factors impacting credit scoring. Creditrepair.com will provide at least one credit score improvement analysis during a Service Interval.

Customers who engage the Credit Repair Direct service level or Credit Repair service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 4 to 6 Credit Repair Communications; (b) 2 Service Intervals - 8 to 12 Credit Repair Communications; (c) 4 Service Intervals - 16 to 24 Credit Repair Communications; (d) 6 Service Intervals - 24 to 36 Credit Repair Communications; (e) 8 Service Intervals - 32 to 48 Credit Repair Communications; (f) 10 Service Intervals - 40 to 60 Credit Repair Communications; (g) 12 Service Intervals - 48 to 72 Credit Repair Communications.

Credit Repair Advanced.

The Credit Repair Advanced service level will, in addition to all services provided under the Credit Repair service level, provide:

- additional Credit Repair Communications,
- periodic credit score tracking,
- management tools for identity protection and personal finance, and
- other communications as requested and as applicable that leverage additional consumer protections.

Customers who engage the Credit Repair Advanced service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 7 to 10 Credit Repair Communications; (b) 2 Service Intervals - 14 to 20 Credit Repair Communications; (c) 4 Service Intervals - 28 to 40 Credit Repair Communications; (d) 6 Service Intervals - 42 to 60 Credit Repair Communications; (e) 8 Service Intervals - 56 to 80 Credit Repair Communications; (f) 10 Service Intervals - 70 to 100 Credit Repair Communications; (g) 12 Service Intervals - 84 to 120 Credit Repair Communications.

Credit Repair Value Reduced Rate Structure.

- Credit Repair Value is a reduced rate subset of the Credit Repair Direct, Credit Repair, and Credit Repair Advanced service levels. Credit Repair Value will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting.
- Based upon its analysis of your credit reports and the information and instructions you provide, Creditrepair.com will prepare and send Credit Repair Communications to Bureaus and up to two Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.

Customers who engage Credit Repair Value for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 2 to 4 Credit Repair Communications; (b) 2 Service Intervals - 4 to 8 Credit Repair Communications; (c) 4 Service Intervals - 8 to 16 Credit Repair Communications; (d) 6 Service Intervals - 12 to 24 Credit Repair Communications; (e) 8 Service Intervals - 16 to 32 Credit Repair Communications; (f) 10 Service Intervals - 20 to 40 Credit Repair Communications; (g) 12 Service Intervals - 24 to 48 Credit Repair Communications.

ThinkCredit.

The ThinkCredit service level for customers who engage ThinkCredit before January 17th, 2018 is designed to assist you in managing your credit profile, identity, and personal finances. Creditrepair.com will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts. Once each Service Interval, Creditrepair.com will provide a FICO® Score and a correlate analysis of factors impacting that score. The

ThinkCredit service level for customers who engage ThinkCredit on or after January 17th, 2018 will, in addition to all services provided under the ThinkCredit service level before January 17th, 2018, include the following:

- Once each Service Interval Trimester, Creditrepair.com will provide a credit score improvement analysis of factors impacting your credit score.
- When applicable, the ThinkCredit service level also assists you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate, and substantiated consumer credit reporting, but at a reduced pace.
- Based upon its analysis of your credit reports and the information and instructions you provide, Creditrepair.com will prepare and send, as applicable, up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester.

Customers with credit report items requiring Credit Repair Communications, who engage the ThinkCredit service level on or after January 17th, 2018 for the following example number(s) of specified Service Intervals, have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 1 to 2 Credit Repair Communications; (b) 2 Service Intervals - 2 to 4 Credit Repair Communications; (c) 4 Service Intervals - 4 to 8 Credit Repair Communications; (d) 6 Service Intervals - 6 to 12 Credit Repair Communications; (e) 8 Service Intervals - 8 to 16 Credit Repair Communications; (f) 10 Service Intervals - 10 to 20 Credit Repair Communications; (g) 12 Service Intervals - 12 to 24 Credit Repair Communications.

B. AFTERCARE SERVICE LEVEL

Monitor and Maintain. The Monitor and Maintain service level for customers who engage Monitor and Maintain before January 17th, 2018 is designed for customers with few remaining credit report items requiring Creditrepair.com's attention. This service level will provide the same services as the Credit Repair service level; however, the Credit Repair Communications sent on your behalf and in your name will be performed less frequently: Creditrepair.com will send up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester. Creditrepair.com will also provide one to three credit score improvement analyses during a Service Interval Trimester. The Monitor and Maintain service level for customers who engage Monitor and Maintain on or after January 17th, 2018 will, in addition to all services provided under the Monitor and Maintain service level before January 17th, 2018, assist you in managing your credit profile, identity, and personal finances. Creditrepair.com will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts. Once each Service Interval, Creditrepair.com will provide a FICO® Score and a correlate analysis of factors impacting that score

Customers who engage the Monitor and Maintain service level for the following example

number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 1 to 2 Credit Repair Communications; (b) 2 Service Intervals - 2 to 4 Credit Repair Communications; (c) 4 Service Intervals - 4 to 8 Credit Repair Communications; (d) 6 Service Intervals - 6 to 12 Credit Repair Communications; (e) 8 Service Intervals - 8 to 16 Credit Repair Communications; (f) 10 Service Intervals - 10 to 20 Credit Repair Communications; (g) 12 Service Intervals - 12 to 24 Credit Repair Communications.

FitCredit.

The FitCredit service level is designed to assist you in managing your credit profile, identity, and personal finances. Creditrepair.com will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts. Once each Service Interval, Creditrepair.com will provide a FICO® Score and a correlate analysis of factors impacting that score.

Total Cost: Customers who sign up for the Credit Repair Direct service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval – \$69.95; (b) 2 Service Intervals – \$139.90; (c) 4 Service Intervals – \$279.80; (d) 6 Service Intervals – \$419.70; (e) 8 Service Intervals – \$559.60; (f) 10 Service Intervals – \$699.50; (g) 12 Service Intervals – \$839.40.

Customers who sign up for the Credit Repair service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$99.95; (b) 2 Service Intervals - \$199.90; (c) 4 Service Intervals - \$399.80; (d) 6 Service Intervals - \$599.70; (e) 8 Service Intervals - \$799.60; (f) 10 Service Intervals - \$999.50; (g) 12 Service Intervals - \$1,199.40.

Customers who sign up for the Credit Repair Advanced service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$119.95; (b) 2 Service Intervals - \$239.90; (c) 4 Service Intervals - \$479.80; (d) 6 Service Intervals - \$719.70; (e) 8 Service Intervals - \$959.60; (f) 10 Service Intervals - \$1,199.50; (g) 12 Service Intervals - \$1,439.40.

Customers who sign up for the Credit Repair Value reduced rate structure for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$49.95; (b) 2 Service Intervals - \$99.90; (c) 4 Service Intervals - \$199.80; (d) 6 Service Intervals - \$299.70; (e) 8 Service Intervals - \$399.60; (f) 10 Service Intervals - \$499.50; (g) 12 Service Intervals - \$599.40.

Customers who sign up for the ThinkCredit service level before January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$24.95; (b) 2 Service Intervals - \$49.90; (c) 4 Service Intervals - \$99.80; (d) 6 Service Intervals - \$149.70; (e) 8 Service Intervals - \$199.60; (f) 10 Service Intervals - \$249.50; (g) 12 Service Intervals - \$299.40.

Customers who sign up for the ThinkCredit service level on or after January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$24.95; (b) 2 Service Intervals - \$49.90; (c) 4 Service Intervals - \$99.80; (d) 6 Service Intervals - \$149.70; (e) 8 Service Intervals - \$199.60; (f) 10 Service Intervals - \$249.50; (g) 12 Service Intervals - \$299.40.

Customers who sign up for the Monitor and Maintain service level before January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$19.95; (b) 2 Service Intervals - \$39.90; (c) 4 Service Intervals - \$79.80; (d) 6 Service Intervals - \$119.70; (e) 8 Service Intervals - \$159.60; (f) 10 Service Intervals - \$199.50; (g) 12 Service Intervals - \$239.40.

Customers who sign up for the Monitor and Maintain service level on or after January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$24.95; (b) 2 Service Intervals - \$49.90; (c) 4 Service Intervals - \$99.80; (d) 6 Service Intervals - \$149.70; (e) 8 Service Intervals - \$199.60; (f) 10 Service Intervals - \$249.50; (g) 12 Service Intervals - \$299.40.

Customers who sign up for the FitCredit service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$14.95; (b) 2 Service Intervals - \$29.90; (c) 4 Service Intervals - \$59.80; (d) 6 Service Intervals - \$89.70; (e) 8 Service Intervals - \$119.60; (f) 10 Service Intervals - \$149.50; (g) 12 Service Intervals - \$179.40.

Bond: Arkansas law requires a credit services organization to obtain a surety bond and establish a trust account if the credit services organization charges or receives any money or other valuable consideration prior to full and complete performance of the services the credit services organization has agreed to perform for the buyer. Ark. Stat §§ 4-91-106. Creditrepair.com does not charge or receive any money or consideration from consumers before completing the services it has agreed to perform. However, Creditrepair.com has obtained a surety bond in the amount of \$10,000 as a good faith demonstration of its commitment to consumers. You have a right to proceed against the bond. The bond is Bond No. ILIFSU0585016 and the surety is International Fidelity Insurance Company, One Newark Center, 20th Floor, Newark, NJ 07102.

I acknowledge that I have received and have had an opportunity to review a copy of the above written statement.

Name

Date

AGREEMENT AND LIMITED DESIGNATION OF AGENCY

Thank you for engaging the services of Creditrepair.com, Inc., 2875 S. Decker Lake Drive, Suite 200, West Valley City, UT 84119 (“Creditrepair.com”). This Agreement and Limited Designation of Agency (“Contract”) constitutes the complete understanding between you and Creditrepair.com.

I. DEFINITIONS

A. Bureaus. The term “Bureaus” shall mean, collectively or individually, the major credit bureaus (TransUnion, Equifax, and Experian).

B. Credit Repair Communications. The term “Credit Repair Communications” shall mean written or electronic communications to Bureaus and/or Furnishers. Credit Repair Communications will be sent in accordance with your instructions and information as well as with Creditrepair.com’s analysis of your credit reports.

C. Content. The term “Content” shall mean Creditrepair.com’s works of authorships, including but not limited to its registered marks, copyrighted material, any revisions, modifications and enhancements thereto, and any trade dress.

D. Furnishers. The term “Furnishers” shall mean one or more credit report information furnishers (for example, creditors, debt collectors, and banks).

E. Service Interval. The term “Service Interval” shall mean 5-15 days (for service levels other than ThinkCredit before January 17th, 2018 and FitCredit) or 30 days (for the ThinkCredit service level before January 17th, 2018 and the FitCredit service level) after the date of this Contract, and monthly thereafter or the date services end, if earlier.

F. Service Interval Trimester. The term “Service Interval Trimester” shall mean four consecutive Service Intervals.

G. Websites. The term “Websites” shall mean the websites located at www.creditrepair.com, and such other sites as Creditrepair.com may choose to operate in connection with the services it provides.

II. SERVICES

You are engaging the Credit Repair Advanced service level (described below) as of the date of this Contract. You may change your service level at any time simply by contacting Creditrepair.com. In the event you change your service level, all terms and conditions of this Contract will apply to your chosen service level.

You agree that, by signing this Contract, you are providing Creditrepair.com with “written instructions” in accordance with the Fair Credit Reporting Act to periodically obtain your credit

reports from any consumer reporting agency, affiliate or third party and to use your credit reports to provide you with the services agreed to as part of this Contract.

Creditrepair.com performs one or more of the following services before you pay: enters your personal data and one or more credit reports into its secure database; provides you with a login to access your status online and to access certain informative content Creditrepair.com offers its customers; collects information and instructions from you regarding your particular circumstances and how you wish to proceed; analyzes your situation; and prepares and sends one or more Credit Repair Communications on your behalf.

Subsequently, Creditrepair.com typically performs one or more of the following ongoing and periodic services as appropriate in its judgment and discretion: receives and reviews Bureau and Furnisher correspondence sent to us directly or by you; collects and reviews updated information and instructions from you regarding your circumstances and goals; monitors and analyzes your status; provides you with updates regarding your status; and prepares and sends one or more additional Credit Repair Communications on your behalf.

Creditrepair.com cannot guarantee and you are not paying for a particular credit report outcome or result; you are paying only for Creditrepair.com's efforts on your behalf. The Bureaus or Furnishers may not respond to initial or subsequent Credit Repair Communications and ultimately may decide not to remove items from your consumer credit files despite Creditrepair.com's efforts.

Creditrepair.com's services are designed to assist you in your efforts to ensure that your credit reports fairly and accurately reflect your credit history, and to provide you with valuable guidance as you continue to manage your credit. In order to meet your precise needs, Creditrepair.com offers the following credit repair service levels that may assist you in your efforts to stay on track. Regardless of the service level, Creditrepair.com uses its judgment and discretion to determine the content, number and frequency of the Credit Repair Communications. Credit Repair Communications may be sent to Bureaus and/or Furnishers up to two (2) weeks after you choose to end services (due to variations in transit time and the period required to process a request to cancel services). This Contract is only for the services listed below related to your chosen service level.

A. CREDIT REPAIR SERVICE LEVEL

Credit Repair Direct.

- The Credit Repair Direct service level will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting.
- Based upon its analysis of your credit reports and the information and instructions you provide, Creditrepair.com will prepare and send Credit Repair Communications to Bureaus and up to three Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.

Credit Repair.

- The Credit Repair service level will, in addition to all services provided under the Credit Repair Direct service level, provide personalized analyses of factors impacting credit scoring. Creditrepair.com will provide at least one credit score improvement analysis during a Service Interval.

Customers who engage the Credit Repair Direct service level or Credit Repair service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 4 to 6 Credit Repair Communications; (b) 2 Service Intervals - 8 to 12 Credit Repair Communications; (c) 4 Service Intervals - 16 to 24 Credit Repair Communications; (d) 6 Service Intervals - 24 to 36 Credit Repair Communications; (e) 8 Service Intervals - 32 to 48 Credit Repair Communications; (f) 10 Service Intervals - 40 to 60 Credit Repair Communications; (g) 12 Service Intervals - 48 to 72 Credit Repair Communications.

Credit Repair Advanced.

The Credit Repair Advanced service level will, in addition to all services provided under the Credit Repair service level, provide:

- additional Credit Repair Communications,
- periodic credit score tracking,
- management tools for identity protection and personal finance, and
- other communications as requested and as applicable that leverage additional consumer protections.

Customers who engage the Credit Repair Advanced service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 7 to 10 Credit Repair Communications; (b) 2 Service Intervals - 14 to 20 Credit Repair Communications; (c) 4 Service Intervals - 28 to 40 Credit Repair Communications; (d) 6 Service Intervals - 42 to 60 Credit Repair Communications; (e) 8 Service Intervals - 56 to 80 Credit Repair Communications; (f) 10 Service Intervals - 70 to 100 Credit Repair Communications; (g) 12 Service Intervals - 84 to 120 Credit Repair Communications.

Credit Repair Value Reduced Rate Structure.

- Credit Repair Value is a reduced rate subset of the Credit Repair Direct, Credit Repair, and Credit Repair Advanced service levels. Credit Repair Value will assist you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate and substantiated consumer credit reporting.

- Based upon its analysis of your credit reports and the information and instructions you provide, Creditrepair.com will prepare and send Credit Repair Communications to Bureaus and up to two Credit Repair Communications to Furnishers during a Service Interval on your behalf and in your name to verify and/or challenge the accuracy of your credit reports.

Customers who engage Credit Repair Value for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 2 to 4 Credit Repair Communications; (b) 2 Service Intervals - 4 to 8 Credit Repair Communications; (c) 4 Service Intervals - 8 to 16 Credit Repair Communications; (d) 6 Service Intervals - 12 to 24 Credit Repair Communications; (e) 8 Service Intervals - 16 to 32 Credit Repair Communications; (f) 10 Service Intervals - 20 to 40 Credit Repair Communications; (g) 12 Service Intervals - 24 to 48 Credit Repair Communications.

ThinkCredit.

The ThinkCredit service level for customers who engage ThinkCredit before January 17th, 2018 is designed to assist you in managing your credit profile, identity, and personal finances. Creditrepair.com will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts. Once each Service Interval, Creditrepair.com will provide a FICO® Score and a correlate analysis of factors impacting that score. The ThinkCredit service level for customers who engage ThinkCredit on or after January 17th, 2018 will, in addition to all services provided under the ThinkCredit service level before January 17th, 2018, include the following:

- Once each Service Interval Trimester, Creditrepair.com will provide a credit score improvement analysis of factors impacting your credit score.
- When applicable, the ThinkCredit service level also assists you in requesting that Bureaus and Furnishers demonstrate their compliance with various laws governing fair, accurate, and substantiated consumer credit reporting, but at a reduced pace.
- Based upon its analysis of your credit reports and the information and instructions you provide, Creditrepair.com will prepare and send, as applicable, up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester.

Customers with credit report items requiring Credit Repair Communications, who engage the ThinkCredit service level on or after January 17th, 2018 for the following example number(s) of specified Service Intervals, have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 1 to 2 Credit Repair Communications; (b) 2 Service Intervals - 2 to 4 Credit Repair Communications; (c) 4 Service Intervals - 4 to 8 Credit Repair Communications; (d) 6 Service Intervals - 6 to 12 Credit Repair Communications; (e) 8 Service Intervals - 8 to 16 Credit Repair Communications; (f) 10 Service Intervals - 10 to 20 Credit Repair Communications; (g) 12 Service Intervals - 12 to 24 Credit Repair Communications.

B. AFTERCARE SERVICE LEVEL

Monitor and Maintain. The Monitor and Maintain service level for customers who engage Monitor and Maintain before January 17th, 2018 is designed for customers with few remaining credit report items requiring Creditrepair.com's attention. This service level will provide the same services as the Credit Repair service level; however, the Credit Repair Communications sent on your behalf and in your name will be performed less frequently: Creditrepair.com will send up to one Credit Repair Communication to Furnishers during a Service Interval, and up to three Credit Repair Communications to Bureaus during a Service Interval Trimester. Creditrepair.com will also provide one to three credit score improvement analyses during a Service Interval Trimester. The Monitor and Maintain service level for customers who engage Monitor and Maintain on or after January 17th, 2018 will, in addition to all services provided under the Monitor and Maintain service level before January 17th, 2018, assist you in managing your credit profile, identity, and personal finances. Creditrepair.com will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts. Once each Service Interval, Creditrepair.com will provide a FICO® Score and a correlate analysis of factors impacting that score

Customers who engage the Monitor and Maintain service level for the following example number(s) of specified Service Intervals have the following average number of Credit Repair Communications sent to Bureaus and Furnishers: (a) 1 Service Interval - 1 to 2 Credit Repair Communications; (b) 2 Service Intervals - 2 to 4 Credit Repair Communications; (c) 4 Service Intervals - 4 to 8 Credit Repair Communications; (d) 6 Service Intervals - 6 to 12 Credit Repair Communications; (e) 8 Service Intervals - 8 to 16 Credit Repair Communications; (f) 10 Service Intervals - 10 to 20 Credit Repair Communications; (g) 12 Service Intervals - 12 to 24 Credit Repair Communications.

FitCredit.

The FitCredit service level is designed to assist you in managing your credit profile, identity, and personal finances. Creditrepair.com will provide you with periodic credit score tracking, fraud alerts and other tools for identity protection, daily credit monitoring, and tools for managing your personal financial accounts. Once each Service Interval, Creditrepair.com will provide a FICO® Score and a correlate analysis of factors impacting that score.

III. PAYMENT AND FEES

Creditrepair.com never charges before any services are fully performed. Fees are collected on a periodic basis, but only for services previously provided. Because fees are charged after rendering services, you should expect to pay a final fee when you choose to end services and fees are generally not refundable. Any service credit provided by Creditrepair.com will be applied to services rendered and will expire upon cancellation of services.

A Service Interval fee is charged as follows: \$69.95 for Credit Repair Direct, \$99.95 for Credit Repair, \$119.95 for Credit Repair Advanced, \$49.95 for Credit Repair Value, \$19.95 for Monitor and Maintain before January 17th, 2018, or \$24.95 for Monitor and Maintain on or after January 17th, 2018 (each charged five to fifteen days from the date of this Contract); or \$24.95 for

ThinkCredit before January 17th, 2018, \$24.95 for ThinkCredit on or after January 17th, 2018, or \$14.95 for FitCredit (each charged thirty days from the date of this Contract). This fee will be charged after related services have been fully rendered.

When you elect to continue additional Service Interval(s) at a selected service level, you will be charged the following at the end of each Service Interval, for work previously and fully rendered: \$69.95 for Credit Repair Direct, \$99.95 for Credit Repair, \$119.95 for Credit Repair Advanced, \$49.95 for Credit Repair Value, \$24.95 for ThinkCredit before January 17th, 2018, \$24.95 for ThinkCredit on or after January 17th, 2018, \$19.95 for Monitor and Maintain before January 17th, 2018, \$24.95 for Monitor and Maintain on or after January 17th, 2018, or \$14.95 for FitCredit. Charges will be processed on or about the same day of each month for each Service Interval(s) until you elect to cancel service. For example, if a fee for services was charged on the seventh of the month and you choose to continue for another Service Interval, the fee for that Service Interval will be charged on or about the seventh of the next month for work previously and fully rendered. (The specific day of the month may vary slightly due to weekends and holidays.) A final fee will be charged on the day you end services. Depending on which payment method you have selected, fees will either be charged to your credit or debit card or drafted from your bank account.

You agree to pay the following late charge when payment for Creditrepair.com's services is not honored upon first presentment by Creditrepair.com to your credit or debit card company or bank: \$19.95 for Credit Repair Direct, Credit Repair and Credit Repair Advanced; \$9.95 for Credit Repair Value; or \$4.95 for ThinkCredit before January 17th, 2018, ThinkCredit on or after January 17th, 2018, Monitor and Maintain before January 17th, 2018, Monitor and Maintain on or after January 17th, 2018, and FitCredit. You authorize Creditrepair.com to substitute additional payment methods provided by you in the event any fee or charge authorized by this Contract is not honored upon first presentment by Creditrepair.com. You grant Creditrepair.com permission to withdraw any fee or charge authorized by this Contract from your credit or debit card or bank account and to verify your account information.

While the amount of work performed may vary from Service Interval to Service Interval, your monthly fee for additionally elected Service Intervals will remain the same and will be collected only for services previously and completely rendered.

Customers who sign up for the Credit Repair Direct service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval – \$69.95; (b) 2 Service Intervals – \$139.90; (c) 4 Service Intervals – \$279.80; (d) 6 Service Intervals – \$419.70; (e) 8 Service Intervals – \$559.60; (f) 10 Service Intervals – \$699.50; (g) 12 Service Intervals – \$839.40.

Customers who sign up for the Credit Repair service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$99.95; (b) 2 Service Intervals - \$199.90; (c) 4 Service Intervals - \$399.80; (d) 6 Service Intervals - \$599.70; (e) 8 Service Intervals - \$799.60; (f) 10 Service Intervals - \$999.50; (g) 12 Service Intervals - \$1,199.40.

Customers who sign up for the Credit Repair Advanced service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$119.95; (b) 2 Service Intervals - \$239.90; (c) 4 Service Intervals - \$479.80; (d) 6 Service Intervals - \$719.70; (e) 8 Service Intervals - \$959.60; (f) 10 Service Intervals - \$1,199.50; (g) 12 Service Intervals - \$1,439.40.

Customers who sign up for the Credit Repair Value reduced rate structure for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$49.95; (b) 2 Service Intervals - \$99.90; (c) 4 Service Intervals - \$199.80; (d) 6 Service Intervals - \$299.70; (e) 8 Service Intervals - \$399.60; (f) 10 Service Intervals - \$499.50; (g) 12 Service Intervals - \$599.40.

Customers who sign up for the ThinkCredit service level before January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$24.95; (b) 2 Service Intervals - \$49.90; (c) 4 Service Intervals - \$99.80; (d) 6 Service Intervals - \$149.70; (e) 8 Service Intervals - \$199.60; (f) 10 Service Intervals - \$249.50; (g) 12 Service Intervals - \$299.40.

Customers who sign up for the ThinkCredit service level on or after January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$24.95; (b) 2 Service Intervals - \$49.90; (c) 4 Service Intervals - \$99.80; (d) 6 Service Intervals - \$149.70; (e) 8 Service Intervals - \$199.60; (f) 10 Service Intervals - \$249.50; (g) 12 Service Intervals - \$299.40.

Customers who sign up for the Monitor and Maintain service level before January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$19.95; (b) 2 Service Intervals - \$39.90; (c) 4 Service Intervals - \$79.80; (d) 6 Service Intervals - \$119.70; (e) 8 Service Intervals - \$159.60; (f) 10 Service Intervals - \$199.50; (g) 12 Service Intervals - \$239.40.

Customers who sign up for the Monitor and Maintain service level on or after January 17th, 2018 for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$24.95; (b) 2 Service Intervals - \$49.90; (c) 4 Service Intervals - \$99.80; (d) 6 Service Intervals - \$149.70; (e) 8 Service Intervals - \$199.60; (f) 10 Service Intervals - \$249.50; (g) 12 Service Intervals - \$299.40.

Customers who sign up for the FitCredit service level for the following example number(s) of specified Service Intervals pay Creditrepair.com the following total amounts: (a) 1 Service Interval - \$14.95; (b) 2 Service Intervals - \$29.90; (c) 4 Service Intervals - \$59.80; (d) 6 Service Intervals - \$89.70; (e) 8 Service Intervals - \$119.60; (f) 10 Service Intervals - \$149.50; (g) 12 Service Intervals - \$179.40.

IV. TERM AND CANCELLATION

You may cancel this Contract at any time and in a number of ways, including: (a) telephoning Creditrepair.com, (b) signing and mailing Creditrepair.com one of the Notices of Cancellation, or

(c) sending Creditrepair.com a written request. Creditrepair.com honors all cancellation requests without condition or charge that are sent to Creditrepair.com within the first five days of the date of this Contract. It may take up to three business days from the day Creditrepair.com receives your request to process it. Cancellation requests sent after the first five days may result in a charge.

The length of time you may wish to engage Creditrepair.com will likely depend on a variety of factors, such as: your individual credit goals, your timely participation, the complexity of your situation (e.g. the type and number of unfairly or inaccurately reported credit information subject to substantiation), initial and subsequent positions taken by a particular Furnisher or Bureau regarding an affected credit report item, new information added to your credit profile during the period of time for which you are signed up with Creditrepair.com, changes to your initial credit goals, and other related factors. This Contract continues from month to month. You are advised to review your situation at least each month and determine whether you wish to continue Creditrepair.com's services or cancel.

Creditrepair.com reserves the right to discontinue providing you services if you breach this Contract. In such event, you agree to pay Creditrepair.com for the services rendered by Creditrepair.com previous to the date of discontinuation.

Creditrepair.com may have discussions with you regarding your situation and in doing so may provide its opinion, in its judgment, regarding your options and possible outcomes, given the information you provide to Creditrepair.com. Any expressions of opinion may not reflect an actual outcome.

V. CUSTOMER RESPONSIBILITIES AND COMMUNICATIONS

You agree to assist Creditrepair.com in answering certain security questions regarding your identity and credit history as may be necessary to obtain your credit reports.

You agree that Creditrepair.com, in its judgment and at its discretion, may send Credit Repair Communications to Bureaus and/or Furnishers, as applicable, to verify the accuracy of items on your credit report. You also agree to specify which credit report items Creditrepair.com should challenge with Bureaus and/or Furnishers, as applicable, the basis for such actions, and whether there are any items on your report the accuracy of which need not be verified.

You will provide Creditrepair.com with legible copies (not originals) of updated credit reports at least every ninety days, and promptly forward to Creditrepair.com copies of all correspondence you receive from the Bureaus, Furnishers, or others as the result of Creditrepair.com's efforts on your behalf. You understand and acknowledge that failure to promptly forward correspondence and updated credit reports may delay or negatively impact your situation.

You agree to send only copies of documents, not originals, for Creditrepair.com to scan, store electronically, and shred.

You agree to promptly inform Creditrepair.com if your contact or payment information changes

by calling your advisor.

You agree to review your situation each month and determine whether you wish to cancel Creditrepair.com's services.

Once Creditrepair.com's services are canceled, you authorize Creditrepair.com to destroy your file in accordance with applicable law and Creditrepair.com's retention policy. You may request copies of your file for up to six months, or longer as required by law.

You agree to use the Content for your own personal benefit, and not for commercial purposes.

You agree and acknowledge that Creditrepair.com may communicate private and confidential information with you via unencrypted email at the address you provide. You agree to promptly inform Creditrepair.com if your email address changes by calling your advisor.

You agree that all information you provide Creditrepair.com is true to the best of your knowledge.

You understand and acknowledge that you are not paying for, and that Creditrepair.com does not make, any representation, warranty, promise or guarantee as to any particular outcome or result. You are paying only for Creditrepair.com's services on your behalf. The Bureaus or Furnishers may decide not to remove items from your consumer credit files despite Creditrepair.com's actions.

You acknowledge that you intentionally hired Creditrepair.com, which is based in the state of Utah.

You acknowledge that Credit Repair Communications prepared by Creditrepair.com may include your account number(s) and Social Security Number in order to reference your account.

You understand Credit Repair Communications sent by Creditrepair.com to Furnishers and Bureaus on your behalf will be sent in your name, and will not be identified as being sent by Creditrepair.com. Copies of written Credit Repair Communications will be provided to you upon request.

You agree to all other terms and conditions within this Contract.

VI. CREDITREPAIR.COM WILL NOT DO ANY OF THE FOLLOWING:

Creditrepair.com assists you in contacting Bureaus and Furnishers to address items on your credit reports, but Creditrepair.com does not promise or provide any specific outcome with regard to your credit history or credit report. Multiple attempts to assist you in this effort may be necessary, and should you deem Creditrepair.com's actions to be unsuccessful, you may need to seek legal representation regarding a particular Furnisher or Bureau.

Creditrepair.com will not dispute accurate information within your credit report.

VII. STAFFING

Creditrepair.com may ask various staff or others to assist in handling the services it provides. Creditrepair.com may also need to employ professionals, investigators, advisors, consultants, or others to perform work for you. There is no additional charge to you for work performed by these individuals.

VIII. GENERAL

A. **ARBITRATION.** You agree to arbitrate all disputes and claims between you and Creditrepair.com on an individual basis only and not as a part of any class. You agree that, by entering into this Contract, you are waiving all rights to: (a) a trial by jury; (b) participate in a class action law suit or class action arbitration; and (c) bring an action against Creditrepair.com in a court of law. You may individually arbitrate any claim against Creditrepair.com in any jurisdiction in the United States. Creditrepair.com will reimburse you up to \$300 of your arbitration filing fee. The rules of the American Arbitration Association (“AAA”) shall govern the arbitration and can be viewed online at www.adr.org or by calling 1-800-778-7879.

B. **SEVERABILITY.** In the event that any provision or covenant of this Contract shall be held invalid, illegal or unenforceable by a court or arbitrator of competent jurisdiction for any reason, then such provision will be severed and replaced with a new provision that most closely reflects the original intention of the parties, and this Contract and all of its remaining provisions shall remain in full force and effect for the greatest time period and for the broadest scope permitted by applicable law. You understand and agree that your obligations under Sections III, V, and VIII, and any other provision which by its nature should survive termination, shall survive and remain enforceable after termination of this Contract for any reason without restriction or limit.

C. **CONFLICTS IN TERMS.** In the event of a conflict between any notice, policy, disclaimer or other term contained in the Websites or otherwise, the terms and conditions of this Contract shall control.

D. **FORCE MAJEURE.** Creditrepair.com shall not be liable by reason of any failure or delay in the performance of its obligations hereunder due to any reason beyond its reasonable control.

E. **COPYRIGHTS AND TRADEMARKS.** You acknowledge and agree that the Content are the property of Creditrepair.com or its licensors and suppliers and are protected by federal, state, and international copyrights laws, including the common law. Any other Content not owned by Creditrepair.com that appears on the Websites is the property of its respective owner(s). All software used on the Websites is the property of Creditrepair.com or its software suppliers and is also protected by federal, state, and international copyright law, including the common law. Reproduction of such Content, in whole or in part, is prohibited without prior consent.

F. **PRIVACY NOTICE.** Your telephone calls may be recorded and monitored for quality assurance. Creditrepair.com may use your personal information to the extent necessary for Creditrepair.com’s services and as allowed by Creditrepair.com’s privacy policy and terms of use located online at www.creditrepair.com. You may also request a copy of Creditrepair.com’s

privacy policy and terms of use by calling Creditrepair.com. By executing this Contract, you acknowledge you have reviewed and agree to Creditrepair.com's privacy policy and terms of use. To the extent Creditrepair.com's privacy policy or terms of use conflict with this Contract, this Contract shall control. Creditrepair.com will not sell your information to third parties.

G. ENTIRE AGREEMENT. This Contract is the entire agreement between you and Creditrepair.com and supersedes all other agreements, whether made orally or in writing.

H. SERVICE OF PROCESS. Creditrepair.com's agent for service of process in Arkansas is The Corporation Company, 124 West Capitol Avenue, Suite 1900, Little Rock, AR 72201-3736.

IX. LIMITED DESIGNATION OF AGENCY

You agree that Creditrepair.com may act as your non-exclusive agent and attorney in fact, on your behalf, for the limited purposes of:

- (a) requesting and receiving your consumer credit disclosures and credit reports;
- (b) disputing, challenging, or investigating with Bureaus as applicable, at your direction and within our professional judgment, inaccurate, unfairly reported, incomplete, or unsubstantiated information on such disclosures and reports;
- (c) receiving results from such inquiries and communicating them to you;
- (d) investigating and/or verifying information provided by Furnishers to Bureaus; and
- (e) signing letters on your behalf and in your name.

You authorize the Bureaus and Furnishers to provide such disclosures and reinvestigation results to Creditrepair.com on your behalf, via electronic means. You further agree that you will not knowingly dispute accurate information on your credit report or disclosures.

X. SIGNATURE

I have received and had the opportunity to review the Creditrepair.com Agreement and Limited Designation of Agency, which I understand is a binding contract, and agree to all its terms and conditions.

By providing your electronic signature, you engage Creditrepair.com to work on your behalf and you agree to the following:

You acknowledge that you have received and agree to the terms of Creditrepair.com's E-SIGN Agreement, and that you have received and have had an opportunity to review a copy of the Creditrepair.com federal and state disclosure statements and notices of cancellation.

You acknowledge that you have received and had the opportunity to review the Creditrepair.com Agreement and Limited Designation of Agency, which you understand is a binding contract, and agree to all its terms and conditions.

Required Notice Under Federal Law: You may cancel this contract without penalty or

obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right.

Creditrepair.com provides you five days from the date of this Contract to cancel without penalty or obligation.

For Arkansas Customers: Required Notice Under State Law: You, the buyer, may cancel this contract at any time prior to midnight of the fifth day after the date of the transaction. See the attached Notice of Cancellation form for an explanation of this right.

Name

Date

Notice of Cancellation

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Creditrepair.com, Inc. at 2875 S. Decker Lake Drive, Suite 200, West Valley City, UT 84119 before midnight on 08/04/2019

I hereby cancel this transaction,

(date)

(purchaser's signature).

Notice of Cancellation (duplicate)

You may cancel this contract, without any penalty or obligation, at any time before midnight of the 3rd day which begins after the date the contract is signed by you.

To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or any other written notice to Creditrepair.com, Inc. at 2875 S. Decker Lake Drive, Suite 200, West Valley City, UT 84119 before midnight on 08/04/2019

I hereby cancel this transaction,

(date)

(purchaser's signature).

Notice of Cancellation

You may cancel this contract without any penalty or obligation within five (5) days from the date the contract is signed.

If you cancel this contract, any payment made by you under this contract will be returned within ten (10) days following receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to

Creditrepair.com, Inc. at 2875 S. Decker Lake Drive, Suite 200, West Valley City, UT 84119 not later than midnight 08/04/2019

I hereby cancel this transaction,

(date)

(purchaser's signature)

Notice of Cancellation (duplicate)

You may cancel this contract without any penalty or obligation within five (5) days from the date the contract is signed.

If you cancel this contract, any payment made by you under this contract will be returned within ten (10) days following receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or any other written notice to

Creditrepair.com, Inc. at 2875 S. Decker Lake Drive, Suite 200, West Valley City, UT 84119 not later than midnight 08/04/2019

I hereby cancel this transaction,

(date)

(purchaser's signature)